Case 07-24584 Doc 1 Filed 12/31/07 Entered 12/31/07 15:16:42 Desc Main B1 (Official Form 1) (12/07) Document Page 1 of 51

United States Bankruptcy Court Northern District of Illinois					Voluntar	y Petition		
Name of Debtor (if individual, enter Last, First, Middle):  Mudd, George B., Sr.				Name of Joint Debtor (Spouse) (Last, First, Middle): Mudd, Gina M.				
All Other Names used by the Debtor in the last 8 years			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):  None					
Last four digits of Soc.Sec.No./Complete EIN or of than one, state all): 5216	other Tax ID No.	(if more			ts of Soc.Sec.None, state all):	No./Complete E	EIN or other Tax	ID No.
Street Address of Debtor (No. and Street, City, and State) 16 Henry Court			Street Address of Joint Debtor (No. and Street, City, and State 16 Henry Court					
Fox Lake, IL	ZIPCO 60	ODE 020	Fox Lake, IL			ZIPCODE 60020		
County of Residence or of the Principal Place of I Lake	Business:		Count	-	sidence or of the	ne Principal Pla	ace of Business:	
Mailing Address of Debtor (if different from stree	et address):		-		ress of Joint De	ebtor (if differen	nt from street add	dress):
	ZIPCC	DDE						ZIPCODE
Location of Principal Assets of Business Debtor (	if different from s	street address al	bove):					ZIPCODE
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Filing Fee (Check one both full Filing Fee attached)  Filing Fee to be paid in installments (Applicating Signed application for the court's consideration)				De Check	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)  Chapter 7 Chapter 9 Chapter 15 Petition for Recognition of a Foreign Main Proceeding  Chapter 12 Chapter 13 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  Nature of Debts (Check one box) Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  Check one box: Chapter 11 Debtors Debtor is a small business as defined in 11 U.S.C. § 101(51D) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts			
to pay fee except in installments. Rule 1006(b). See Official Form No. 3A.  Check  Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				ved to insiders a all applicable plan is being f ecceptances of the	or affiliates) are boxes iled with this pende plan were so	e less than \$2,19	on from one or	
Statistical/Administrative Information  Debtor estimates that funds will be available for distribution to unsecured creditors.  THIS SPACE IS FOR COURT USE ONLY								
Debtor estimates that, after any exempt property is endistribution to unsecured creditors.  Estimated Number of Creditors  1-49 50-99 100-199 200-999	1000- 5000	5,001- 10,000	10,0 25,0	001-	25,001- 50,000	50,001- 100,000	Over 100,000	
Estimated Assets  \$0 to \$50,001 to \$100,001 to \$500,001 to \$1  \$50,000 \$100,000 \$500,000 to \$1  million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000 to \$100 million	)	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities  \$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 \$100,000	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000 to \$100	)	\$100,000,001 to \$500	\$500,000,001 to \$1 billion	More than \$1 billion	

Bankruptcy2007 @1991-2007, New Hope Software, Inc., ver. 4.3.0-706 - 32262 - Adobe PDF

32262 - Adobe PDF
4.3.0-706
ver.
Inc.,
Software,
Hope
New]
-2007,
©1991
y2007
Bankruptc

B1 (Official Case 07124584 Doc 1 Filed 12/31/07 Entered 12/31/07 15:16:42 Desc Main Page 2				
Voluntary Petition (This page must be completed and filed in every case)  DOCUMENT Page 2 of 51 George B. Mudd, Sr. & Gina M. Mudd				
All Prior	Bankruptcy Cases Filed Within Last 8 Years (	If more than two, attach additional sheet)		
Location Where Filed: NONE		Case Number:	Date Filed:	
Location Where Filed: N.A.		Case Number:	Date Filed:	
	cy Case Filed by any Spouse, Partner	•	•	
Name of Debtor: NONE		Case Number:	Date Filed:	
District:		Relationship:	Judge:	
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)  I, the attorney for the petitioner named in the foregoing petition, declare that I have inform the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).				
Exhibit A is attached	d and made a part of this petition.	X /s/ James T. Magee Signature of Attorney for Debtor(s)	December 31, 2007 Date	
Yes, and Exhibit C is attached and made a part of this petition.    No   Exhibit D				
Information Regarding the Debtor - Venue				
	(Check any applicable box)  Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
There				
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)				
Landlo	_			
	(Name of	landlord that obtained judgment)		
	(Address	of landlord)		
	claims that under applicable non bankruptcy law, monetary default that gave rise to the judgment for			
	Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
Debtor	certifies that he/she has served the Landlord with	this certification. (11 U.S.C. § 362(1)).		

Telephone Number

December 31, 2007

#### B1 (Official **©@5@1071-244**584 Doc 1 Filed 12/31/07 Entered 12/31/07 15:16:42 Desc Main Page 3 Document Rage 3015(1): **Voluntary Petition** George B. Mudd, Sr. & Gina M. Mudd (This page must be completed and filed in every case) **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and I declare under penalty of perjury that the information provided in this petition has chosen to file under chapter 7] I am aware that I may proceed under is true and correct, that I am the foreign representative of a debtor in a foreign chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief proceeding, and that I am authorized to file this petition. available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the (Check only one box.) petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with chapter 15 of title 11, United States I request relief in accordance with the chapter of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are Code, specified in this petition. Pursuant to 11 U.S.C.§ 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X /s/ George B. Mudd, Sr. Signature of Debtor

## X /s/ Gina M. Mudd Signature of Joint Debtor Telephone Number (If not represented by attorney) December 31, 2007 Date (Signature of Foreign Representative) (Printed Name of Foreign Representative)

#### Signature of Attorney\*

X	/s/ James T. Magee
	Signature of Attorney for Debtor(s)
_	JAMES T. MAGEE 1729446
	Printed Name of Attorney for Debtor(s)
-	Magee, Negele & Associates, P.C.
	Firm Name
_	444 North Cedar Lake Road
	Address
_	Round Lake, Illinois 60073
	(247) 546 0055

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### **Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

5	Signature of Authorized Individual
]	Printed Name of Authorized Individual
,	Fitle of Authorized Individual

#### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

#### UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re George B. Mudd, Sr. & Gina M. Mudd	Case No
Debtor(s)	(if known)

#### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Date: December 31, 2007

Official Form 1, Exh. D (10/06) – Cont.				
3. I certify that I requested credit counseling services from an approved agency but was anable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]				
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.				
<ul> <li>□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]</li> <li>□ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);</li> <li>□ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);</li> <li>□ Active military duty in a military combat zone.</li> </ul>				
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.				
I certify under penalty of perjury that the information provided above is true and correct.				
Signature of Debtor: /s/ George B. Mudd, Sr.  GEORGE B. MUDD, SR.				

Official Form 1, Exhibit D (10/06)

#### UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re George B. Mudd, Sr. & Gina M. Mudd	Case No
Debtor(s)	(if known)

#### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Official Form 1, Exh. D (10/06) – Cont.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Joint Debtor: /s/ Gina M. Mudd GINA M. MUDD

Date: December 31, 2007

**B6 Cover (Form 6 Cover) (12/07)** 

#### FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

B6A (Official FGASA) 972/04/584	Doc 1	Filed 12/31/07	Entered 12/31/07 15:16:
2012 (01110111 2 01111 011) (12/07)		Dooumont	Dogo 0 of E1

Document Page 9 of 51 Desc Main

In re	George B. Mudd, Sr. & Gina M. Mudd	Case No.
_	Debtor	(If known)

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Marital Residence	Tenancy by the Entirety	J	250,000.00	229,624.00
Fox Lake, Illinois				
			250,000,00	

Bankruptcy2007 ©1991-2007, New Hope Software, Inc., ver. 4.3.0-706 - 32262 - Adobe PDF

(Report also on Summary of Schedules.)

Entered 12/31/07 15:16:42 Desc Main Page 10 of 51

In re George B. Mudd, Sr. & Gina M. Mudd

**Debtor** 

Case No. \_

(If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. Sec. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Deposits of Money Consumers Coop Credit Union Deposits of Money National City	J	50.00
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		Living Room Furniture and Televisions Bedroom Furniture, Washer and Dryer Kitchen Utensils, Kitchen Table and Chairs Stove, Refrigerator and Microwave	J J J	1,200.00 700.00 200.00 175.00
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing Apparel	J	500.00
7. Furs and jewelry.		Jewelry	J	475.00
8. Firearms and sports, photographic, and other hobby equipment.		Treadmill	J	100.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

Document

Page 11 of 51

In re George B. Mudd, Sr. & Gina M. Mudd

Case No. \_\_ (If known)

Debtor

#### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
<ol> <li>Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.</li> </ol>	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.		Income Tax Refund	J	4,200.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Chevrolet Tahoe [90,000 miles] 2003 GMC Envoy (60,000 miles)	J J	15,000.00 9,500.00

Filed 12/31/07 Document

Entered 12/31/07 15:16:42 Desc Main Page 12 of 51

In re George B. Mudd, Sr. & Gina M. Mudd

se mo.	
	(If known)

#### **Debtor**

#### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		2005 Harley Davidson Sportster	Н	6,500.00
26. Boats, motors, and accessories.		2007 Nitro Boat	J	31,000.00
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Home Computer and Printer Dell Laptop Computer	J J	200.00 700.00
29. Machinery, fixtures, equipment, and supplies used in business.		Fishing Equipment	Н	3,000.00
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		0 continuation sheets attached To		\$ 73 510 00

continuation sheets attached

Total

73,510.00

Doc 1

Filed 12/31/07 Document

Entered 12/31/07 15:16:42 Desc Main Page 13 of 51

In re George B. Mudd, Sr. & Gina M. Mudd

Case	NΙΩ
LASE	No.

**Debtor** 

(If known)

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor	claims	the	exemptio	ons to	which	debtor	is	entitled	under:
(Check	one bo	x)	-						

Ш	11 U.S.C. § 522(b)(2)
	11 II S C 8 522(b)(3)

 $\hfill \Box$  Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Marital Residence	735 ILCS 5/12-901 735 ILCS 5/12-901	15,000.00 15,000.00	250,000.00
Deposits of Money	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	5.00 5.00	10.00
Living Room Furniture and Televisions	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	400.00 730.00	1,200.00
Bedroom Furniture, Washer and Dryer	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	200.00 500.00	700.00
Kitchen Utensils, Kitchen Table and Chairs	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	60.00 140.00	200.00
Stove, Refrigerator and Microwave	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	60.00 100.00	175.00
Wearing Apparel	735 ILCS 5/12-1001(a) 735 ILCS 5/12-1001(a)	250.00 250.00	500.00
Jewelry	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	200.00 200.00	475.00
Treadmill	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	25.00 50.00	100.00
2003 Chevrolet Tahoe [90,000 miles]	735 ILCS 5/12-1001(c)	2,400.00	15,000.00
Home Computer and Printer	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	50.00 150.00	200.00
Dell Laptop Computer	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	0.00 0.00	700.00
Deposits of Money	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	25.00 25.00	50.00

Document

Page 14 of 51

In re George B. Mudd, Sr. & Gina M. Mudd

Case No. \_\_

**Debtor** 

(If known)

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Page)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2003 GMC Envoy (60,000 miles)	735 ILCS 5/12-1001(c)	2,400.00	9,500.00
2005 Harley Davidson Sportster	735 ILCS 5/12-1001(b)	0.00	6,500.00
2007 Nitro Boat	735 ILCS 5/12-1001(b)	0.00	31,000.00
Income Tax Refund	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	2,100.00 2,100.00	4,200.00
Fishing Equipment	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(d)	875.00 1,500.00	3,000.00

Case 07-24584 Doc 1 Filed 12/31/07 Entered 12/31/07 15:16:42 Desc Main Document Page 15 of 51

B6D (Official Form 6D) (12/07)

In re	George B. Mudd, Sr. & Gina M. Mudd		Case No.	
	Debtor	<del>-</del> ,	(If kno	wn)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	-	NSECURED PORTION, IF ANY
ACCOUNT NO. 8004			Lien: Boat Loan						
Consumers Cooperative Credit Union P. O. Box 9119 Waukegan, IL 60079-9119		J	Security: 2007 Nitro Boat				29,810.00		0.00
			VALUE \$ 31,000.00						
ACCOUNT NO. 8003  Consumers Cooperative Credit Union P. O. Box 9119  Waukegan, IL 60079-9119	_	J	Lien: Automobile Loan Security: 2003 Chevrolet Tahoe				17,204.00		2,204.00
			VALUE \$ 15,000.00						
ACCOUNT NO. 8001			Lien: Automobile Loan						
Consumers Cooperative Credit Union P. O. Box 9119 Waukegan, IL 60079-9119		J	Security: 2003 GMC Envoy				6,981.00		0.00
			VALUE \$ 9,500.00						
continuation sheets attached	-		(Total c	Sub	tota	l≽	\$ 53,995.00	\$	2,204.00
			(Total C	, ui	rotal	زنج انج	\$	\$	

(Report also on (If applicable, reposition of Schedules) also on Statistical

(Use only on last page)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Filed 12/31/07 Entered 12/31/07 15:16:42 Desc Main Case 07-24584 Doc 1 Document Page 16 of 51

B6D (Official Form 6D) (12/07) - Cont.

In re _	George B. Mudd, Sr. & Gina M. Mudd	<b>,</b>	Case No	
	Debtor			(If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 2676  Dell Financial Services 12234 N IH 35 SB Bldg B Austin, TX 78753		J	Lien: Laptop Computer Loan Security: Dell Laptop Computer  VALUE \$ 700.00				1,365.00	665.00
ACCOUNT NO. 2676  Dell Financial Services P. O. Box 81577 Austin, TX 78708		J	VALUE\$ 0.00				Notice Only	Notice Only
ACCOUNT NO. 4492  Harley Davidson Credit P. O. Box 22048  Carson City, NV 89721-2048	•	Н	Lien: Motorcycle Loan Security: 2005 Harley davidson Sporster				8,376.99	1,876.99
ACCOUNT NO. 1523  Home Equity Servicing Corp P. O. Box 13716 Sacramento, CA 95853		J	VALUE \$ 6,500.00  Lien: Mortgage Security: 16 Henry Court, Fox Lake, Illinois  VALUE \$ 250,000.00				229,624.00	0.00
ACCOUNT NO.			VALUE \$					
Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims	Ю		Sul (Total(s) o (Use only or	f thi T	otal	ige) (s) ige) i	\$ 239,365.99 \$ 293,360.99 (Report also on	\$ 2,541.99 \$ 4,745.99

Bankruptcy2007 @1991-2007, New Hope Software, Inc., ver. 4.3.0-706 - 32262 - Adobe PDF

# Bankruptcy2007 ©1991-2007, New Hope Software, Inc., ver. 4.3.0-706 - 32262 - Adobe PDF

Case 07-24584 Doc 1 Filed 12/31/07 Entered 12/31/07 15:16:42 Desc Main Document Page 17 of 51

B6E (Official Form 6E) (12/07)

In re	George B. Mudd, Sr. & Gina M. Mudd	. Case No.
	Debtor	(if known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

<b>√</b>	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

	Extensions	of c	redit in	an i	nvoluntary	case
--	------------	------	----------	------	------------	------

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### Case 07-24584 Doc 1 Filed 12/31/07 Entered 12/31/07 15:16:42 Desc Main Document Page 18 of 51

B6E (Official Form 6E) (12/07) - Cont.

In :	George B. Mudd, Sr. & Gina M. Mudd	Case No.
	Debtor	(if known)
	ertain farmers and fishermen	
_	ms of certain farmers and fishermen, up to \$5,400* per farmer or fisherman	a against the debtor as provided in 11 U.S.C. \$ 507(a)(6)
Ciai	ms of certain farmers and fishermen, up to \$5,400° per farmer of fisherman	i, against the debtor, as provided in 11 0.5.C. § 307(a)(b).
D	eposits by individuals	
	ms of individuals up to \$2,425* for deposits for the purchase, lease, or rent e not delivered or provided. 11 U.S.C. § 507(a)(7).	al of property or services for personal, family, or household use,
□ T	axes and Certain Other Debts Owed to Governmental Units	
Tax	tes, customs duties, and penalties owing to federal, state, and local government	nental units as set forth in 11 U.S.C. § 507(a)(8).
□ c	ommitments to Maintain the Capital of an Insured Depository Institut	ion
Clai	ms based on commitments to the FDIC, RTC, Director of the Office of Thr	ift Supervision, Comptroller of the Currency, or Board of
	ors of the Federal Reserve System, or their predecessors or successors, to me 507 (a)(9).	aintain the capital of an insured depository institution. 11
□ c	laims for Death or Personal Injury While Debtor Was Intoxicated	
Cla	ims for death or personal injury resulting from the operation of a motor vel	nicle or vessel while the debtor was intoxicated from using
lcohol, a	drug, or another substance. 11 U.S.C. § 507(a)(10).	
* Amou	ants are subject to adjustment on April 1, 2010, and every three years therea	after with respect to cases commenced on or after the date of

Bankruptcy2007 ©1991-2007, New Hope Software, Inc., ver. 4.3.0-706 - 32262 - Adobe PDF

B6F	(Official	Form	6F)	(12/0)	7
-----	-----------	------	-----	--------	---

In re _	George B. Mudd, Sr. & Gina M. Mudd	_,	Case No.	
	D 14			(TO)

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8564  American Eagle / MCCBG P. O. Box 103024 Roxwell, GA 30076		W	Balance on Account				48.00
ACCOUNT NO. 4704  Capital One Bank 11013 W Broad Street Glen Allen, VA 23060		W	Balance on Account				546.00
ACCOUNT NO. 4704  Capital One Bank P. O. Box 5155  Norcross, GA 30091		W					Notice Only
ACCOUNT NO. 6597  Condell Acute Care c/o Certified Services 1733 Washington St., #201 Waukegan, IL 60085		J	Balance on Account				16.00
				Subt	otal	>	\$ 610.00
				T	otal	>	\$

Entered 12/31/07 15:16:42 Desc Main Case 07-24584 Doc 1 Filed 12/31/07 Page 20 of 51 Document

B6F	(Official	Form 6F	(12/07)	- Cont.
-----	-----------	---------	---------	---------

In re	George B. Mudd, Sr. & Gina M. Mudd	, Case No	
	Debtor		(If known)

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6335			Balance on Account				
Condell Acute Care c/o Certified Services Inc 1733 Washington Street Waukegan, IL 60085		J					82.00
ACCOUNT NO. 2702			Balance on Account				
Condell Acute Care c/o Certified Services Inc 1733 Washington Street Waukegan, IL 60085		J					73.00
ACCOUNT NO. 5105			Balance on Account				
Condell Acute Care c/o Certified Services Inc 1733 Washington Street Waukegan, IL 60085		J					13.00
ACCOUNT NO. 3052	t		Balance on Account	T			
Consumers Cooperative Credit Union P. O. Box 9119 Waukegan, IL 60079-9119		J					990.00
ACCOUNT NO. 0074	$\vdash$		Balance on Account				
Discover Financial P. O. Box 15316 Wilmington, DE 19850		W					8,313.00
Sheet no. 1 of 5 continuation sheets atta	ched			Sub	tota	L l≻	\$ 9,471.00
to Schedule of Creditors Holding Unsecured				7	otol		•

Nonpriority Claims

Total➤ \$

Entered 12/31/07 15:16:42 Desc Main Case 07-24584 Doc 1 Filed 12/31/07 Page 21 of 51 Document

B6F	(Official	Form 6F	(12/07)	- Cont.
-----	-----------	---------	---------	---------

In re	George B. Mudd, Sr. & Gina M. Mudd	_, Case No	
	Debtor		(If known)

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4300			Balance on Account				
Discover Financial P. O. Box 15316 Wilmington, DE 19850		Н					6,136.00
ACCOUNT NO. 0074	+						
Discover Financial P. O. Box 3025 New Albany, OH 43054		W					Notice Only
ACCOUNT NO. 4300							
Discover Financial P. O. Box 3025 New Albany, OH 43054		Н					Notice Only
ACCOUNT NO. 0552			Balance on Account	H			
Dr. Cooper-2 c/o Armor Systems Co 1700 Kiefer Drive Zion, IL 60099		Н				X	140.00
ACCOUNT NO. 4936 Family Dentists, Ltd. c/o Certifed Services 1733 Washington St.,#201 Waukegan, IL 60079		J	Balance on Account			X	261.00
Sheet no. $2$ of $5$ continuation sheets	attached			Sub	tota	<b> </b>   <b>&gt;</b>	\$ 6,537.00
o Schedule of Creditors Holding Unsecured				т	oto	الم	\$

Nonpriority Claims

Total➤ \$

Case 07-24584 Doc 1 Filed 12/31/07 Entered 12/31/07 15:16:42 Desc Main Page 22 of 51 Document

B6F	(Official	Form 6F	(12/07)	- Cont.
-----	-----------	---------	---------	---------

In re	George B. Mudd, Sr. & Gina M. Mudd		Case No.	
	Debtor	•		(If known)

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Fashion Bug/SOANB 1103 Allen Drive Milford, OH 45150   ACCOUNT NO. 0983 Fashion Bug/SOANB 6356 Corley Road Norcross, GA 30091   ACCOUNT NO. 4052 GEMB/Gap P. O. Box 103106 Roswell, GA 30076  Balance on Account  ACCOUNT NO. 4052 GEMB/Gap P. O. Box 193106 Roswell, GA 30076  W  ACCOUNT NO. 4052 GEMB/Gap P. O. Box 193106 ACCOUNT NO. 4052 GEMB/Gap P. O. Box 193106 W  ACCOUNT NO. 3057 GEMB/Gap P. O. Box 103106 W  Notice Only  Notice Only	CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Fashion Bug/SOANB 6356 Corley Road Norcross, GA 30091  W  ACCOUNT NO. 4052  GEMB/Gap P. O. Box 103106 Roswell, GA 30076  W  Balance on Account  GEMB/Gap P. O. Box 981400 EI Paso, TX 79998  W  ACCOUNT NO. 3277  GEMB/Old Navy P. O. Box 103106  W  Notice Only  Notice Only	ACCOUNT NO. 0983 Fashion Bug/SOANB 1103 Allen Drive Milford, OH 45150	•	W	Balance on Account				426.00
Notice Only   Notice Only	ACCOUNT NO. 0983  Fashion Bug/SOANB 6356 Corley Road Norcross, GA 30091		W					Notice Only
GEMB/Gap P. O. Box 981400 El Paso, TX 79998  ACCOUNT NO. 3277  GEMB/Old Navy P. O. Box 103106  W  365.00  Notice Only	ACCOUNT NO. 4052 GEMB/Gap P. O. Box 103106 Roswell, GA 30076	•	W					Notice Only
GEMB/Old Navy P. O. Box 103106  W  Notice Only	ACCOUNT NO. 4052 GEMB/Gap P. O. Box 981400 El Paso, TX 79998		W	Balance on Account				365.00
	ACCOUNT NO. 3277  GEMB/Old Navy P. O. Box 103106 Roswell, GA 30076		W					Notice Only

to Schedule of Creditors Holding Unsecured Nonpriority Claims

Entered 12/31/07 15:16:42 Desc Main Case 07-24584 Doc 1 Filed 12/31/07 Page 23 of 51 Document

B6F	(Official	Form 6F	(12/07)	- Cont.
-----	-----------	---------	---------	---------

In re	George B. Mudd, Sr. & Gina M. Mudd	_, Case No	
	Debtor		(If known)

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3277			Balance on Account				
GEMB/Old Navy P. O. Box 981400 El Paso, TX 79998		W					853.00
ACCOUNT NO. 5452							
Kohls P. O. Box 3120 Milwaukee, WI 53201		W					Notice Only
ACCOUNT NO. 5452			Balance on Account				
Kohls / Chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		W					664.00
ACCOUNT NO. 1817			Balance on Account	┢			
Lake County Anesthesiologist c/o Certified Services Inc 1733 Washington Street Waukegan, IL 60085		J					62.00
ACCOUNT NO. 8183  Lake County Radiology c/o Dependon Collection 120 West 22nd Street, #360 Oak Brook, IL 60523		J	Balance on Account				121.00
Sheet no. $\frac{4}{100}$ of $\frac{5}{100}$ continuation sheets	attached			Sub	tota	ı <b>≻</b>	\$ 1,700.00
to Schedule of Creditors Holding Unsecured				7	otol		¢

Nonpriority Claims

Total➤ \$

Case 07-24584 Doc 1 Filed 12/31/07 Entered 12/31/07 15:16:42 Desc Main Document Page 24 of 51

B6F	(Official	Form 6F	(12/07)	- Cont.
-----	-----------	---------	---------	---------

In re	George B. Mudd, Sr. & Gina M. Mudd	, Case No	
	Debtor		(If known)

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Lake County Radiology Assoc.   J	CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Lake County Radiology Assoc.	ACCOUNT NO. 8179  Lake County Radiology Assoc. c/o Dependon Collection 120 West 22nd Street, #360 Oak Brook, IL 60523		J	Balance on Account				484.00
ACCOUNT NO.   Balance on Account	ACCOUNT NO. 8190  Lake County Radiology Assoc. c/o Dependon Collection 120 West 22nd Street, #360 Oak Brook, IL 60523		J	Balance on Account				278.00
Nextel / Sprint P. O. Box 660075 Dallas, TX 75266-0075  ACCOUNT NO. 9647 Farget National Bank P. O. Box 673  Balance on Account  1,250.00 1,250.00 1,278.00	ACCOUNT NO. Nextel		J	Balance on Account				0.00
Farget National Bank P. O. Box 673 W 1,278.00	ACCOUNT NO.  Nextel / Sprint P. O. Box 660075  Dallas, TX 75266-0075		J	Balance on Account				1,250.00
	ACCOUNT NO. 9647  Target National Bank P. O. Box 673  Minneapolis, MN 55440		W	Balance on Account				1,278.00

Sheet no. <u>5</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Total >

\$ 22,399.00

Case 07 B6G (Official Form 6G)	7-24584
Dog (Official Form og)	(12/0/)

Filed 12/31/07 Document

Entered 12/31/07 15:16:42 Desc Main Page 25 of 51

In re	George B. Mudd, Sr. & Gina M. Mudd	_ Case No.	
	Debtor		(if known)

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian," Do not disclose the child's name. See 11 U.S.C. 8 112 and Fed. P. Bankr. P. 1007(m)

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE ( DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRAC NUMBER OF ANY GOVERNMENT CONTRACT.

Bankruptcy2007 ©1991-2007, New Hope Software, Inc., ver. 4.3.0-706 - 32262 - Adobe PDF

μ	
-	,
	•
4	•
~	۰
$^{\circ}$	
Ò	
'n	
	1
10	
_	
₹	
نے	
~	
ď	
Ч	ľ
-	٠
-	•
	١
÷	
7	
7	
S	
S	
S	
Sof	
Sof	
one Sof	
Tone Sof	
Hone Sof	
Hone Sof	
w Hone Sof	
W Hone Sof	
ow Hone Sof	
New Hone Sof	
New Hone Sof	
New Hone	
7 New Hone Sof	
7 New Hone	
07 New Hone	
7 New Hone	
2007 New Hone	
07 New Hone	
2007 New Hone	
1-2007 New Hone	
91-2007 New Hone	
991-2007 New Hone	
991-2007 New Hone	
1991_2007 New Hone	
991-2007 New Hone	
@1991_2007 New Hone	
@1991_2007 New Hone	
1991_2007 New Hone	
07 @1991_2007 New Hone	
007 @1991_2007 New Hone	
007 @1991_2007 New Hone	
007 @1991_2007 New Hone	
007 @1991_2007 New Hone	
007 @1991_2007 New Hone	
Pond New Hone	
007 @1991_2007 New Hone	
Pone Hone	
Pone Hone	
Pone Hone	
Pone Hone	
Pone Hone	
Pone Hone	
ankmintrv2007 @1991_2007 New Hone	
ankmintrv2007 @1991_2007 New Hone	
ankmintrv2007 @1991_2007 New Hone	
ankmintrv2007 @1991_2007 New Hone	
ankmintrv2007 @1991_2007 New Hone	
ankmintrv2007 @1991_2007 New Hone	
ankmintrv2007 @1991_2007 New Hone	
ankmintrv2007 @1991_2007 New Hone	
ankmintrv2007 @1991_2007 New Hone	

In re _	Debtor	Case No	(if 1)
T	George B. Mudd, Sr. & Gina M. Mudd	G N	

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

Ш	Check	this	box if	debtor	has no	codebtors.
---	-------	------	--------	--------	--------	------------

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

DEBTOR

RELATIONSHIP(S): daughter, son, daughter

DEPENDENTS OF DEBTOR AND SPOUSE

AGE(S): 15, 10, 8

SPOUSE

on Statistical Summary of Certain Liabilities and Related Data)

Married

paid vacation days in June.

Debtor's Marital

**Employment:** 

Status:

In re_	George B. Mudd, Sr. & Gina M. Mudd	Case	
	Debtor		if known)

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Occupation	Supervisor	Bus Driver		
Name of Employer	Jensen Disposal	Durham/Jone	es	
How long employed		3 Years		
Address of Employer	Mundelein, IL 60060	School Bus S	Serv	
INCOME. (E-timete ef enem			DEDTOD	CDOLICE
	age or projected monthly income at time case filed)		DEBTOR	SPOUSE
<ol> <li>Monthly gross wages, sale (Prorate if not paid mo</li> </ol>			\$4,368.00	\$1,765.75
2. Estimated monthly overti			\$819.00_	\$0.00
B. SUBTOTAL			\$ 5,187.00	\$ 1,765.75
3. SOBTOTAL 4. LESS PAYROLL DEDUC	CTIONS		Ψ3,107.00	Ψ
<ul><li>a. Payroll taxes and soc</li><li>b. Insurance</li><li>c. Union Dues</li></ul>		)	\$ 1,022.75 \$ 0.00 \$ 63.00 \$ 0.00	\$ 388.39 \$ 0.00 \$ 0.00 \$ 0.00
5. SUBTOTAL OF PAYRO	LL DEDUCTIONS		\$1,085.75	\$388.39
5 TOTAL NET MONTHLY	Y TAKE HOME PAY		\$4,101.25	\$1,377.36
7. Regular income from ope (Attach detailed statemen	ration of business or profession or farm t)		\$0.00	\$
8. Income from real propert	y		\$0.00	\$0.00
9. Interest and dividends			\$0.00	\$0.00
<ol><li>Alimony, maintenance debtor's use or that of dep</li></ol>	or support payments payable to the debtor for the bendents listed above.		\$0.00	\$0.00
<ol> <li>Social security or other</li> <li>(Specify)</li> </ol>			\$0.00	\$0.00
<ul><li>12. Pension or retirement in</li><li>13. Other monthly income (Specify)</li></ul>			\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00
14. SUBTOTAL OF LINES	7 THROUGH 13		\$0.00	\$0.00
15. AVERAGE MONTHLY	INCOME (Add amounts shown on Lines 6 and 14)		\$ 4,101.25	\$ 1,377.36
16. COMBINED AVERAGE from line 15)	E MONTHLY INCOME (Combine column totals		\$	5,478.61_

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor's six month averaged Means Test income is greater than Schedule I current income because Debtor cashed out

B6J (Officia**Classe 017 (2245**84 Doc 1 Filed 12/31/07 Entered 12/31/07 15:16:42 Desc Main Document Page 28 of 51

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Case No.

(if known)

350.00 80.00 35.00 250.00 100.00 700.00 \_100.00\_ 75.00 150.00 550.00 \_150.00\_ 0.00

> 0.00\_ \_0.00\_ 0.00\_ 225.00 \_0.00\_

> > 0.00

0.00

200.00

6,467.00

5,478.61

\$\_\_\_\_6,467.00\_

359.00 367.00 418.00 \_0.00\_ 0.00\_

In re George B. Mudd, Sr. & Gina M. Mudd

**Debtor** 

Complete this schedule by estimating the average or projected monthly expenses of the defiled. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Iabeled "Spouse."	Complete a separate schedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)	\$2.358.00
a. Are real estate taxes included? Yes No	,
b. Is property insurance included? Yes No	
2. Utilities: a. Electricity and heating fuel	\$350.00
b. Water and sewer	\$80.00
c. Telephone	\$35.00
d. Other Cell Phone, Cable & Internet	\$250.00
3. Home maintenance (repairs and upkeep)	\$100.00
4. Food	\$700.00
5. Clothing	\$100.00
6. Laundry and dry cleaning	\$75.00
7. Medical and dental expenses	\$150.00
8. Transportation (not including car payments)	\$550.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$150.00
10.Charitable contributions	\$0.00
11.Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$0.00
b. Life	\$0.00
c. Health	\$0.00
d.Auto	\$225.00
e. Other	\$
12.Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the p	olan)
a. Auto	\$359.00
b. Other Auto Installment Payments	\$\$67.00
c. Other Boat Installment Payments	
14. Alimony, maintenance, and support paid to others	\$0.00
15. Payments for support of additional dependents not living at your home	\$0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$0.00

if applicable, on the Statistical Summary of Certain Liabilities and Related Data) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

None

20. STATEMENT OF MONTHLY NET INCOME

c. Monthly net income (a. minus b.)

Bankruptcy Attorneys Fees

b. Average monthly expenses from Line 18 above

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,

a. Average monthly income from Line 15 of Schedule (Includes spouse income of \$1,377.36. See Schedule I)

(Net includes Debtor/Spouse combined Amounts)

Bankruptcy2007 ©1991-2007, New Hope Software, Inc., ver. 4.3.0-706 - 32262 - Adobe PDF

B6 Summary (Official Form 6 - Summary) (12/07)

#### **United States Bankruptcy Court**

Northern District of Illinois

In re	George B. Mudd, Sr. & Gina M. Mudd	Case No.	
	Debtor		
		Chapter 7	

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

#### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 250,000.00		
B – Personal Property	YES	3	\$ 73,510.00		
C – Property Claimed as exempt	YES	2			
D – Creditors Holding Secured Claims	YES	2		\$ 293,360.99	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	6		\$ 22,399.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 5,478.61
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 6,467.00
тот	ral.	20	\$ 323,510.00	\$ 315,759.99	

### Official Exempt-States Symmetry (FAMS) 12/31/07 Entered 12/31/07 15:16:42 Desc Main United States Bairruptey Court Northern District of Illinois

In re	George B. Mudd, Sr. & Gina M. Mudd	_ Case No.	
	Debtor		
		Chapter	7

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

#### **State the Following:**

State one I one wing.	
Average Income (from Schedule I, Line 16)	\$ 5,478.61
Average Expenses (from Schedule J, Line 18)	\$ 6,467.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 8,015.71

#### State the Following:

State the Following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 4,745.99
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 22,399.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 27,144.99

Document

Filed 12/31/07 Entered 12/31/07 15:16:42 Desc Main Page 31 of 51

George B. Mudd, Sr. & Gina M. Mudd

In re	
	Debtor

Bankruptcy2007 @1991-2007, New Hope Software, Inc., ver. 4.3.0-706 - 32262 - Adobe PDF

Case No. \_\_\_ (If known)

	PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have read are true and correct to the best of my knowledge, information	the foregoing summary and schedules, consisting of sheets, and that they n, and belief.
Date December 31, 2007	Signature:/s/ George B. Mudd, Sr.
Date	Debtor:
December 31, 2007	/o/ Cino M. Mudd
Date December 51, 2007	Signature: /s/ Gina M. Mudd (Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATURE OF NON-	ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
110(h) and 342(b); and, (3) if rules or guidelines have been pro	document and the notices and information required under 11 U.S.C. §§ 110(b), omulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable of the maximum amount before preparing any document for filing for a debtor or
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
	le (if any), address, and social security number of the officer, principal, responsible person, or partne
Address X	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individuals who prepared of	r assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
f more than one person prepared this document, attach additional signed s	heets conforming to the appropriate Official Form for each person.
bankruptcy petition preparer's failure to comply with the provisions of title 11 8 U.S.C. § 156.	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110
DECLARATION UNDER PENALTY OF PEI	RJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
	dent or other officer or an authorized agent of the corporation or a member
	[corporation or partnership] named as debtor e foregoing summary and schedules, consisting ofsheets (total ect to the best of my knowledge, information, and belief.
Date	Signature:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partners]	ip or corporation must indicate position or relationship to debtor.]

#### Case 07-24584

#### Doc 1 Filed 12/31/07 Entered 12/31/07 15:16:42 Desc Main

UNITED STATES BANKRUFTCY COURT

Northern District of Illinois

In Re	George B. Mudd, Sr. & Gina M. Mudd	Case No.	
-		(if known)	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

2005(jdb) \$16,932.00

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT		SOURCE
2007(db) \$69,350.00	Employment	
2006(db) \$71,300.00		
2005(db) \$55,846.00		
2007(jdb) \$17,360.00	Employment	
2006(jdb) \$18,000.00		

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

(db)

(db)

2007(jdb) \$3,055.00 Unemployment Compensation
2006(jdb) \$1,500.00 Unemployment Compensation

None 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT AMOUNT STILL PAYMENTS PAID OWING

Current monthly mortgage, car and boat payments

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT STILL AND RELATIONSHIP TO DEBTOR PAYMENTS PAID OWING

#### Case 07-24584 Doc 1 Filed 12/31/07 Entered 12/31/07 15:16:42 Desc Main Document Page 34 of 51

None

 $\boxtimes$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

#### Payments related to debt counseling or bankruptcy None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case. NAME AND ADDRESS DATE OF PAYMENT, AMOUNT OF MONEY OR NAME OF PAYOR IF **DESCRIPTION AND** OF PAYEE OTHER THAN DEBTOR VALUE OF PROPERTY James T. Magee 11/06/07 & 12/19/07 \$950.00 Magee, Negele & Associates, P.C. Payor: Debtor 444 North Cedar Lake Road Round Lake, Illinois 60073 10. Other transfers None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition NAME AND ADDRESS OF TRANSFEREE, DATE DESCRIBE PROPERTY RELATIONSHIP TO DEBTOR TRANSFERRED AND VALUE RECEIVED Nitro 898 March, 2007 Sold for \$27,500 Relationship: None Owed \$27,000 (net \$500.00)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

March, 2006

None

Nitro 898

Relationship: None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

Sold for \$19,000

Net \$ zero

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

## 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

## 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

 $\bowtie$ 

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor

None

 $\boxtimes$ 

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

## 16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL LAW

NAME

None	release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice						
	SITE NAME AND ADDRESS		ME AND ADDRESS OVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAI LAW		
None	with respect to	which the debtor is		tlements or orders, under any name and address of the gove			
	NAME AND OF GOVERNM		DOCKET NUME	BER STAT	US OR DISPOSITION		
	18. Nature, loc	ation and name of busi	iness				
None	businesses, an partner, or ma trade, profess commencemen	nd beginning and en- maging executive of ion, or other activi- nt of this case, or in	ding dates of all business a corporation, partnership ty either full- or part-tin	es, taxpayer identification nues in which the debtor was o, sole proprietorship, or was ne within six years immedipercent or more of the voting t of this case.	an officer, director, s self-employed in a ately preceding the		
	and beginning	and ending dates of	all businesses in which the	er identification numbers, nate debtor was a partner or own- ately preceding the commence	ed 5 percent or more		
	businesses, an	d beginning and end	ling dates of all businesse	taxpayer identification nums in which the debtor was a cyears immediately preceding	partner or owned 5		
NA	ME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINES	S BEGINNING AND ENDING DATES		
Geor	ge B. Mudd, Sr.	339-76-5216		Tournament Fisherman	2003 to present		
None	b. Identify any		sponse to subdivision a., a	pove, that is "single asset real	estate" as defined in		
$\boxtimes$	N. 1. N. C.						

[Questions 19 - 25 are not applicable to this case]

ADDRESS

\* \* \* \* \* \*

# Case 07-24584 Doc 1 Filed 12/31/07 Entered 12/31/07 15:16:42 Desc Main Document Page 40 of 51

	[If completed by an individual or individual and spouse]					
	I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.					
Date	December 31, 2007	Signature	/s/ George B. Mudd, Sr.			
Date		of Debtor	GEORGE B. MUDD, SR.			
Date	December 31, 2007	Signature	/s/ Gina M. Mudd			
		of Joint Debtor	GINA M. MUDD			
		continuation sheets att	ached			
	Penalty for making a false statement: F	Fine of up to \$500,000 or impl	risonment for up to 5 years, or both. 18 U.S.C. §152 and 3571			
compen (3) if ru preparer	clare under penalty of perjury that: (1) I am a ba sation and have provided the debtor with a copy of the or guidelines have been promulgated pursuan	unkruptcy petition preparer as of this document and the notic tt to 11 U.S.C. § 110 setting	defined in 11 U.S.C. § 110; (2) I prepared this document for the sand required under 11U.S.C. §§ 110(b), 110(h), and 342(b); a maximum fee for services chargeable by bankruptcy petition of document for filing for a debtor or accepting any fee from the			
Printed	or Typed Name and Title, if any, of Bankruptcy Pe	etition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)			
	akruptcy petition preparer is not an individual, state the na who signs this document.	ame, title (if any), address, and soc	ial security number of the officer, principal, responsible person, or			
Address	;					
X						
Signatu	re of Bankruptcy Petition Preparer		Date			
	and Social Security numbers of all other individual ndividual:	s who prepared or assisted in	preparing this document unless the bankruptcy petition preparer is			
If more	than one person prepared this document, attach add	ditional signed sheets conform	ing to the appropriate Official Form for each person.			

 $A\ bankruptcy\ petition\ preparer's\ failure\ to\ comply\ with\ the\ provisions\ of\ title\ 11\ and\ the\ Federal\ Rules\ of\ Bankruptcy\ Procedure\ may\ result\ in\ fines\ or\ imprisonment\ or\ both.\ 18\ U.S.C.\ \S156.$ 

Form B8 (Officia Carse) 07-24584 Doc 1 Filed 12/31/07 Entered 12/31/07 15:16:42 Desc Main Document Page 41 of 51 UNITED STATES BANKRUFTCY COURT Northern District of Illinois

In re George B. Mudd, Sr. & G	ina M. Mudd ,	, Case No.			
	Debtor	Chapter 7			
СНА	PTER 7 INDIVIDUAL DEF	BTOR'S STATEM	MENT OF INTE	ENTION	
I have filed a schedule	of assets and liabilities which inc of executory contracts and unexp wing with respect to the property	ired leases which in	cludes personal pro	operty subject to an	-
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be Reaffirmed pursuant to 11 U.S.C. § 524(c)
2005 Harley Davidson Sports	Harley-Davidson Credit	<b>V</b>	<b>/</b>		
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)			
NONE			]		
Date: December 31, 2007	/s/ George	B. Mudd, Sr.			
	Signature o	f Debtor G	EORGE B. MUI	DD, SR.	

# Bankruptcy2007 @1991-2007, New Hope Software, Inc., ver. 4.3.0-706 - 32262 - Adobe PDF

# CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.					
Printed or Typed Name of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)				
If the bankruptcy petition preparer is not an individual, state principal responsible person or partner who signs this document	the name, title (if any), address, and social security number of the officer, t.				
Address					
X					
Signature of Bankruptcy Petition Preparer	Date				
Names and Social Security Numbers of all other individuals who preparer is not an individual:	p prepared or assisted in preparing this document unless the bankruptcy petition				
If more than one person prepared this document, attach additional	al signed sheets conforming to the appropriate Official Form for each person.				

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

Form B8 (Officia Carse) 07-24584 Doc 1 Filed 12/31/07 Entered 12/31/07 15:16:42 Desc Main Document Page 43 of 51 UNITED STATES BANKRUFTCY COURT Northern District of Illinois

In re George B. Mudd, Sr. & G	·	Case No.			
Debtor			Chapter	7	
CHA	APTER 7 INDIVIDUAL DEB	TOR'S STATEN	MENT OF INTER	NTION	
We have filed a schedu	ale of assets and liabilities which in ale of executory contracts and unex- llowing with respect to the propert	xpired leases which	includes personal p	roperty subject to a	-
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be Reaffirmed pursuant to 11 U.S.C. § 524(c)
Marital Residence	Home Equity Servicing C		<b>√</b>		√
2003 Chevrolet Tahoe [90,00	Consumers Coop Credit		√		✓
Dell Laptop Computer	Dell Financial Services		√.	✓	
2007 Nitro Boat	Consumers Coop Credit		✓		✓
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)			
NONE			]		
Date: December 31, 2007	/s/ George B				
	Signature of	Debtor G	EORGE B. MUD	D, SR.	
Date: December 31, 2007	/s/ Gina M. l	Mudd			

Signature of Joint Debtor GINA M. MUDD

Date: \_

# Bankrupicy2007 @1991-2007, New Hope Software, Inc., ver. 4.3.0-706 - 32262 - Adobe PDF

## CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11U.S.C. §§ 110(b), 110(b), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110(c).)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal responsible person or partner who signs this document.

Address

X

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

Page 46 of 51

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

# Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

# Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security		
	number of the officer, principal, responsible person, or partner of		
	the bankruptcy petition preparer.) (Required		
X	by 11 U.S.C. § 110.)		
	•		

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

this notice required by § 342(b) of the Bankruptcy Code.

## **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

George B. Mudd, Sr. & Gina M. Mudd	X/s/ George B. Mudd, Sr.	December 31, 2007
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	x/s/ Gina M. Mudd	December 31, 2007
	Signature of Joint Debtor	(if any) Date

# UNITED STATES BANKRUPTCY COURT NORHTERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In Re: George B. Mudd, Sr. Gina M. Mudd	Case Number: Chapter 7
	VERIFICATION OF MAILING MATRIX
	tor(s) hereby verifies that the attached list of creditors is best of my (our) knowledge.
Dated:	
	Debtor
	Joint Debtor

James T. Magee [#01729446] MAGEE, NEGELE & ASSOCIATES, P.C. 444 North Cedar Lake Road Round Lake, Illinois 60073 (847) 546-0055

### Case 07-24584 Doc 1 Filed 12/31/07 Entered 12/31/07 15:16:42 Desc Main Document Page 48 of 51

Consumers Cooperative Credit Union P. O. Box 9119 Waukegan, IL 60079-9119

Family Dentists, Ltd. c/o Certifed Services 1733 Washington St.,#201 Waukegan, IL 60079

Consumers Cooperative Credit Union

P. O. Box 9119

Waukegan, IL 60079-9119

Fashion Bug/SOANB 1103 Allen Drive Milford, OH 45150

American Eagle / MCCBG

P. O. Box 103024 Roxwell, GA 30076 Consumers Cooperative Credit Union

P. O. Box 9119

Waukegan, IL 60079-9119

Fashion Bug/SOANB 6356 Corley Road Norcross, GA 30091

Capital One Bank 11013 W Broad Street Glen Allen, VA 23060 Dell Financial Services 12234 N IH 35 SB Bldg B Austin, TX 78753

GEMB/Gap P. O. Box 103106 Roswell, GA 30076

Capital One Bank P. O. Box 5155 Norcross, GA 30091 **Dell Financial Services** P. O. Box 81577 Austin, TX 78708

GEMB/Gap P. O. Box 981400 El Paso, TX 79998

Condell Acute Care c/o Certified Services 1733 Washington St., #201 Waukegan, IL 60085

Discover Financial P. O. Box 15316 Wilmington, DE 19850 GEMB/Old Navy P. O. Box 103106 Roswell, GA 30076

Condell Acute Care c/o Certified Services Inc 1733 Washington Street Waukegan, IL 60085

Discover Financial P. O. Box 15316 Wilmington, DE 19850 GEMB/Old Navy P. O. Box 981400 El Paso, TX 79998

Condell Acute Care c/o Certified Services Inc 1733 Washington Street Waukegan, IL 60085

Discover Financial P. O. Box 3025 New Albany, OH 43054 Harley Davidson Credit P. O. Box 22048 Carson City, NV 89721-2048

Condell Acute Care c/o Certified Services Inc 1733 Washington Street Waukegan, IL 60085

Discover Financial P. O. Box 3025 New Albany, OH 43054 Home Equity Servicing Corp P. O. Box 13716 Sacramento, CA 95853

Consumers Cooperative Credit Union

P. O. Box 9119

Waukegan, IL 60079-9119

Dr. Cooper-2 c/o Armor Systems Co 1700 Kiefer Drive Zion, IL 60099

Kohls P. O. Box 3120 Milwaukee, WI 53201 Case 07-24584 Doc 1 Filed 12/31/07 Entered 12/31/07 15:16:42 Desc Main Document Page 49 of 51

Kohls / Chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

Lake County Anesthesiologist c/o Certified Services Inc 1733 Washington Street Waukegan, IL 60085

Lake County Radiology c/o Dependon Collection 120 West 22nd Street, #360 Oak Brook, IL 60523

Lake County Radiology Assoc. c/o Dependon Collection 120 West 22nd Street, #360 Oak Brook, IL 60523

Lake County Radiology Assoc. c/o Dependon Collection 120 West 22nd Street, #360 Oak Brook, IL 60523

Nextel

Nextel / Sprint P. O. Box 660075 Dallas, TX 75266-0075

Target National Bank P. O. Box 673 Minneapolis, MN 55440 Case 07-24584 Doc 1 Filed 12/31/07 Entered 12/31/07 15:16:42 Desc Main Document Page 50 of 51

Name of law firm

B203 12/94

United States Bankruptcy Court Northern District of Illinois

]	In re George B. Mudd, Sr. & Gina M. Mudd	Case No
		Chapter 7
]	Debtor(s)	· ——————
	DISCLOSURE OF COMPENSATIO	N OF ATTORNEY FOR DEBTOR
a		certify that I am the attorney for the above-named debtor(s) filing of the petition in bankruptcy, or agreed to be paid to me, for services emplation of or in connection with the bankruptcy case is as follow s:
F	For legal services, I have agreed to accept	\$\$
F	Prior to the filing of this statement I have received	\$\$
E	Balance Due	\$\$ 1,099.00
2.	The source of compensation paid to me was:	
	☑ Debtor ☐ Other (specify)	
3.	The source of compensation to be paid to me is:	
	☑ Debtor ☐ Other (specify)	
4. l	☑ I have not agreed to share the above-disclosed compendiates of my law firm.	sation with any other person unless they are members and
of my		on with a other person or persons who are not members or associates names of the people sharing in the compensation, is attached.
Upo mee	a. Analysis of the debtor's financial situation, and rendering b. Preparation and filing of any petition, schedules, statemer c. [Other provisions as needed] on confirmation of written Post-Petition Fee Agreementing of creditors and confirmation hearing, and any addressed and the debtor of the d	nt for payment of Balance Due, representation of the Debtor at the ljourned hearings thereof.  loes not include the following services:  I other contested bankruptcy matters.
		CERTIFICATION
	I certify that the foregoing is a complete statement of a debtor(s) in the bankruptcy proceeding.	any agreement or arrangement for payment to me for representation of the
	December 31, 2007	/s/ James T. Magee
	Date	Signature of Attorney
		Magee, Negele & Associates, P.C.

# 

IN RE: George B. Mudd, Sr. Gina M. Mudd	<ul><li>) Chapter 7</li><li>) Bankruptcy Case No.</li><li>)</li></ul>
	)

	Debtor(	s). )
		DECLARATION REGARDING ELECTRONIC FILING Signed by Debtor(s) or Corporate Representative To Be Used When Filing over the Internet
PART A.		CLARATION OF PETITIONER Date: completed in all cases.
	the under information provider attorney I(we) under the	George B. Mudd, Sr. and Gina M. Mudd ersigned debtor(s), corporate officer, partner, or member, <i>hereby declare under penalty of perjury</i> that the tion I(we) have given my (our)attorney, including correct social security number(s) and the information d in the electronically filed petition, statements, and schedules is true and correct. I(we) consent to my(our) a sending the petition, statements, schedules, and this DECLARATION to the United States Bankruptcy Court anderstand that this DECLARATION must be filed with the Clerk in addition to the petition. I(we) understand ure to file this DECLARATION will cause this case to be dismissed pursuant to 11 U.S.C. sections 707(a) and
B.		checked and applicable only if the petitioner is an individual (or individuals) whose debts marily consumer debts and who has (or have) chosen to file under chapter 7.
	$\boxtimes$	I(we) am(are) aware that I(we) may proceed under chapter 7, 11, 12, or 13 of Title 11 United States Code; I(we) understand the relief available under each such chapter; I(we) choose to proceed under chapter 7; and I(we) request relief in accordance with chapter 7.
C.		checked and applicable only if the petition is a corporation, partnership, or limited y entity.
		I declare under penalty of perjury that the information provided in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in the petition.
	Signatu	
	-	(Debtor or Corporate Officer, Partner or Member) (Joint Debtor)